

15 January 2017

A Global Choices Lifestyle (Pty) Ltd Proposal to INTASURE

Global Choices is an end-to-end value added solutions company with expertise in the short and long term insurance market, healthcare, retail and vehicle finance. Through the use of state of the art technology and a wealth of service providers, Global Choices is able to offer the market a comprehensive menu of products from a diverse range of service providers.

Global Choices operates its own 24-hour call center with a staff compliment able to speak all major official South African languages with a vast amount of experience and a high level of client service. A full capability is included and a disaster recovery model in place.

Product Offering

Global Choices will provide the following program on behalf of all members belonging to the INTASURE Programme.

The following services will be accessed via the call centre:

PRODUCT OFFERING

Assistance Products

1. Roadside & Accident Assistance
2. Emergence Medical Service (full)
3. Guaranteed Hospital Admission

EMERGENCY ASSISTANCE SERVICES

ROADSIDE & ACCIDENT ASSISTANCE

Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown – covered up to R500
- Electrical breakdown – covered up to R500
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R1850

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 100 km radius of your normal place of residence.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

Overall limit of R5 000 per annum per policy.

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

EMERGENCY ASSISTANCE SERVICES

EMERGENCY MEDICAL SERVICES (FULL)

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organise for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate life saving support will be provided to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilised.

Medical Repatriation

In the event of your hospitalisation outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

In the event of your children being stranded as a result of your hospitalisation, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Compassionate Visits

Should you be hospitalised outside your hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit you.

GUARANTEED HOSPITAL ADMISSION

In the event of an emergency requiring admission to hospital, where necessary, Global Choices will guarantee up to R100 000 (refundable by the member) for admission and emergency medical stabilisation. Limited to R100 000 per policy annually.

- ** Please note: This cover is only valid for emergencies within the borders of South Africa*

COST BREAKDOWN

In summary, the Intasure Programme would consist of the following benefits:

Products	R28.50 (Incl VAT)
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Personal Assistance Products:

1. Roadside & Accident Assistance
2. Emergency Medical Service (full)
3. Guaranteed Hospital Admission

PLEASE TAKE NOTE OF THE FOLLOWING

- Prices are VAT exclusive and excludes administration and broker commission
- Prices are on a minimum database of 500
- HCV pricing are based on a minimum database of 1000
- Any costs incurred through arrangements made by the member without prior authorization will not be reimbursed
- All marketing material and the cost of a Telkom SmartAccess number will be for INTASURE's account
- INTASURE is required to provide a monthly updated database or access to a live website for membership verifications

ACCEPTANCE OF GLOBALCHOICES PROPOSAL

This quote is valid for 30 days from the date of delivery.

All prices listed for Global Choices Value Added Products and Services are quoted with the understanding that they are to be used to determine whether a client will enter into an agreement with Global Choices. These quotes are for internal use only and are not to be disclosed to third parties or used in any other unauthorised manner.

Subject to acceptance of the proposal, and agreement of the terms and conditions of a new standard contract for provision of services, both parties hereby agree to proceed through to set up and implementation of the program. Start up dates, service standards and billing procedures are to be agreed as per the contract.

Signed by :	Signed by :
For & on behalf of INTASURE	For & on behalf of GLOBAL CHOICES LIFESTYLE (PTY) LTD
NAME:	NAME:
TITLE:	TITLE:
DATE:	DATE: